

Name of Debtor: (if individual, enter Last, First, Middle):

Jones, Deanne M.

All Other Names used by the Debtor in the last 8 years.:

Deanne Mullins

Last four digits of Soc. Sec / Complete EIN or other Tax I.D. No.

0160

Street Address of Debtor (No & Street, City, and State)

462 Broadview Street**Spring Valley, CA****91977**

County of Residence or the Principal Place of Business.

San Diego

Mailing Address of Debtor (If different from street Address):

Location of Principal Assets of Business Debtor (If different from street address above)

Type of Debtor

(Check one box)

- ☐ Individual(s) Including Joint Debtors
See exhibit D on page 2 of this form
- ☐ Corporation LLC and LLP
- ☐ Partnership
- ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below:)

Nature of Business

(Check one box)

- ☐ Health Care Business
- ☐ Single Asset Real Estate as defined in 11USC §101 (5/B)
- ☐ Railroad
- ☐ Stockbroker
- ☐ Commodity Broker
- ☐ Clearing Bank
- ☐ Other

Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)

- ☐ Chapter 7 ☐ Chapter 15
- ☐ Chapter 9 Recognition of a Foreign
- ☐ Chapter 11 Main Proceeding
- ☐ Chapter 12 ☐ Chapter 15
- ☐ Chapter 13 Recognition of a Foreign Nonmain Proceeding

Chapter 15 Debtors

County of Debtor's center of main interests

Each country in which a foreign proceeding by, regarding, or against debtor is pending:

Tax-Exempt Entity

(Check Box, if applicable)

- ☐ Debtor is a tax-exempt organization under title 26 of the United States Code (the Internal Revenue Code).

Nature of Debts (Check one box)

- ☐ Debtors are primarily consumer debts as defined in 11 U.S.C. 108(B) as "incurred by an individual primarily for a personal, family, or household use."
- ☐ Debts are primarily business debts

Filing Fee (check one box)

- ☐ Full Filing Fee attached
- ☐ Filing fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1005(b). See Official Form no 3A.
- ☐ Filing Fee waiver requested. (Applicable to chapter 7 individual only) Must attach signed application for the court's consideration. See Official Form 3B

Chapter 11 Debtors: (check one Box)

- ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(5/D)
- ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(5/D)
- Check it:**
- ☐ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925.

Check all applicable boxes

- ☐ A plan is being filed with this petition.
- ☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).

Statistical/Administrative Information

- ☐ Debtor estimates that funds will be available for distribution to unsecured creditors
- ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

THIS SPACE FOR COURT USE ONLY**Estimated Number of Creditors**

☐ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999 ☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000 ☐ 25,001-50,000 ☐ 50,001-100,000 ☐ Over 100,000

Estimated Assets

☐ \$0 to \$50,000 ☐ \$50,001 to \$100,000 ☐ \$100,001 to \$500,000 ☐ \$500,001 to \$1 Million ☐ \$1,000,001 to \$10 Million ☐ \$10,000,001 to \$50 Million ☐ \$50,000,001 to \$100 Million ☐ \$100,000,001 to \$500 Million ☐ \$500,000,001 to \$1 Billion ☐ More than \$1 Billion

Estimated Liabilities

☐ \$0 to \$50,000 ☐ \$50,001 to \$100,000 ☐ \$100,001 to \$500,000 ☐ \$500,001 to \$1 Million ☐ \$1,000,001 to \$10 Million ☐ \$10,000,001 to \$50 Million ☐ \$50,000,001 to \$100 Million ☐ \$100,000,001 to \$500 Million ☐ \$500,000,001 to \$1 Billion ☐ More than \$1 Billion

Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s) Deanne M. Jones
Prior Bankruptcy Case Filed within Last 8 Years (If more than one, attach additional sheet)	
Location where Filed <div style="text-align: center; color: red; font-weight: bold; font-size: 1.2em;">None</div>	Case number
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of the Debtor (if more than one, attach additional sheet)	
Name of Debtor:	Case Number
District	Relationship:
Date Filed	Judge:
<div style="text-align: center;"> Exhibit A (To be completed if debtor is required to file periodic reports (e.g. forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section (3 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) </div> <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	<div style="text-align: center;"> Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) </div> I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that (he/she) may proceed under chapter 7, 11, 12, or 13 of title 11 United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b). <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> <u>/s/ R. Creig Greaves</u> R. Creig Greaves </div> <div> <u>July 8, 2014</u> Date </div> </div>
<div style="text-align: center;"> Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? </div> <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input type="checkbox"/> No.	
<div style="text-align: center;"> Exhibit D (To be completed by every individual debtor. (If a joint petition is filed, each spouse must complete and attach a separate Exhibit D). </div> <input type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. (If this is a joint petition:) <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.	
<div style="text-align: center;"> Information Regarding the Debtor - Venue (Check any applicable box) </div> <input type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States, but is a defendant in an action or proceeding (in a federal or state court) in this District, or the interests of the parties will be served in regard to the relief sought in this District.	
<div style="text-align: center;"> Statement by a Debtor who Resides as a Tenant of Residential Property Check all applicable boxes. </div> <input type="checkbox"/> Landlord has a judgment for possession of debtor's residence. (If box checked, complete the following) <div style="margin-top: 10px;"> <div style="border-bottom: 1px solid black; width: 100%;"></div> <div style="text-align: center; font-size: 0.8em;">(Name of landlord or lessor that obtained judgment)</div> <div style="border-bottom: 1px solid black; width: 100%;"></div> <div style="text-align: center; font-size: 0.8em;">(Address of landlord or lessor)</div> </div> <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, a <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification (11 U.S.C. § 362(1)).	

Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s) Deanne M. Jones
Signatures	
<p>Signature(s) of Debtor(s) (Individual/Joint)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct. (If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7) I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>(If no attorney represents me and no bankruptcy petition preparer signs the petition.) I have obtained and read the notice required by § 342(b).</p> <p>I request relief in accordance with the chapter of title 11, United States Code specified in this petition.</p> <p>/s/ <u>Deanne M. Jones</u></p> <p>Signature of Debtor: Deanne M. Jones</p> <p>/s/ _____</p> <p>Signature of Joint Debtor:</p> <p>_____ Telephone Number (If not represented by attorney)</p> <p><u>July 8, 2014</u> Date</p>	<p>Signature of a Foreign Representative of a Recognized Foreign Proceedings.</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign main proceeding, and that I am authorized to file this petition. A certified copy of the order granting recognition is attached.</p> <p>(Check one box)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11 U.S. Code. Certified copies of the documents required by 11 U.S.C. § are attached</p> <p><input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p>_____ (Signature of Foreign Representative)</p> <p>_____ (Printed Name of Foreign Representative)</p> <p>_____ (Date)</p>
<p>Signature of Attorney</p> <p>/s/ <u>R. Creig Greaves</u></p> <p>R. Creig Greaves (Bar # 071035) Attorney at Law 110 West "C" Street, Suite 2101 San Diego, CA 92101 Tel: (619) 234-0033 Fax: (619) 234-3335</p> <p><u>July 8, 2014</u> <u>071035</u> Date Bar Number</p> <p>*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.</p>	<p>Signature of Non-Attorney Petition Preparer</p> <p>I declare under penalty of perjury that 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110: 2.) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), and 342(b); and 3,) if rules or guidelines have been promulgated pursuant to 11 U.S.C. §§ 110(b), 110(h) and (3). if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting the maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section Official Form 19 is attached.</p> <p>_____ Printed Name and title, if any, of Bankruptcy Petition Preparer:</p> <p>_____ Social Security number: (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)</p> <p>_____ Address:</p> <p>_____ Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.</p> <p>Names and Social Security number of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy procedure may result in fines or imprisonment or both. 11 U.S.C. § 110: 18 U.S.C. § 156.</p>
<p>Signature of Debtor (Corporation/Partnership)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition</p> <p>/s/ _____</p> <p>Signature of Authorized Individual:</p> <p>_____ Printed Name of Authorized Individual:</p> <p>_____ Title of Authorized Individual:</p> <p><u>July 8, 2014</u> Date</p>	

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF CALIFORNIA**

In re: **Deanne M. Jones**

Debtor(s).

CHAPTER **7**
CASE NO.

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT.**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

☐

2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

☐

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30 - day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30 - day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.]
[Must be accompanied by a motion for determination by the court.]

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone or through the internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor /s/ Deanne M. Jones
Deanne M. Jones, Debtor

Dated: July 8, 2014

United States Bankruptcy Court

Southern District of California

In re: **Deanne M. Jones**

Case Number:

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOUNTS SCHEDULED			
NAME OF SCHEDULE	Mark if Attached	NO OF SHEETS	ASSETS	LIABILITIES	OTHER	
A. Real Property	X	1	337,000			
B. Personal Property	X	3	29,840			
C. Property Claimed as Exempt	X	1				
D. Creditors Holding Secured Claims	X	1			279,339	
E. Creditors Holding Unsecured Priority Claims.	X	3			0	
F. Creditors Holding Unsecured Non-priority and PND Claims	X	2			47,572	
G. Executory Contracts and Unexpired Leases	X	1				
H. Codebtors	X	1				
I. Current Income of Individual Debtors	X	2				5,342
J. Current Expenditures of Individual Debtors	X	1				5,362
TOTAL NUMBER OF SHEETS ATTACHED		16				
Total Assets.....			\$366,840			
Total Liabilities.....				\$326,911		

Schedules

Schedule C: Total value of claimed exemptions.	\$107,000		
Schedule I, Line 1: Monthly gross wages, salary and commission.	Debtor \$4,257	Spouse	\$1,906
Schedule I, Line 5: Subtotal of payroll Deductions.	Debtor \$573	Spouse	\$249
Schedule J, Line 20 C: Monthly net income.	\$5,342		

**United States Bankruptcy Court
Southern District of California**

In re: **Deanne M. Jones**

Case Number:

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under Chapter 7, 11, or 13, you must report all information requested below.



Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here. This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E).	\$0
Claims for Death or Personal Injury While Debtor was Intoxicated (from Schedule E)	\$0
Student Loan Obligations (from Schedule F).	\$0
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not reported on Schedule E.	\$0
Obligations to Pension or Profit-sharing, and Other Similar Obligations (from Schedule F)	\$0
Total	\$0

State the following:

Average Income (from Schedule I, Line 16)	\$5,342
Average Expenses (from Schedule J, Line 16)	\$5,362
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR, Form 22C Line 20)	\$6,163

State the following:

1. Total from Schedule D. "UNSECURED PORTION, IF ANY" column		\$13,605
2. Total from Schedule E. "AMOUNT ENTITLED TO PRIORITY" column.	\$0	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column.		\$0
4. Total from Schedule F.		\$47,572
5. Total of non-priority unsecured debt (1,3 & 4)		\$61,177

In re: **Deanne M. Jones****SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column so indicated. If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S PROPERTY	"H" "W" "J" "C"	CURRENT MARKET VALUE OF DEBTOR'S PROPERTY WITHOUT DEDUCTING SECURED OR EXEMPTION	AMOUNT OF SECURED CLAIM
Single Family Residence 462 Broadview Street Spring Valley, CA 91977	Owner		337,000	240,683
Real Property Total.....			\$337,000	

Value of Real Property Per Petition		\$337,000.00
Deductions	8% estimated costs of sale	\$26,960.00
	1 st Trust Deed	\$240,683.00
	2 nd Trust Deed	
	3 rd Trust Deed	
	Other / Co-owner equity / Liens	
Equity		\$69,357.00
Homestead Amount		\$100,000.00
Value to Bankruptcy Estate		(\$30,643.00)

In re: **Deanne M. Jones****SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attach a separate sheet properly identified with the case name, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J" or "C" in the column so labeled. If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property". If the property is being held for a minor child simply state the child's initials and the name and address of the child's parent or guardian, such as "AB., a minor child, by John Doe, guardian" Do not disclose the child's name. See 11 U.S.C. § 112 and Fed R. Bankr P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY Unless otherwise indicated property is in the possession of debtor(s) at the residence listed on the petition herein. Unless otherwise indicated, property is jointly owned in the case of husband and wife joint filing	"H" "W" "J" "C"	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURITY/EXEMPTION
1. Cash on hand		Nominal = less than \$100.00		Nominal
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Deposits in bank - amounts estimated Navy FCU - checking and savings.		200
3. Security deposits with public utilities, telephone companies, landlords, and equipment.	X			
4. Household goods and furnishings including audio, video, and computer equipment.		Miscellaneous Household Goods		2,500
5. Books, pictures and other art objects: antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing		600
7. Furs and jewelry.		Jewelry		800
8. Firearms and sports, photographic and other hobby equipment	X			
9. Interests in insurance policies, Name insurance company of each policy and itemize surrender or refund value of each.	X			
10 Annuities. Itemize and name each issuer.	X			

In re: **Deanne M. Jones**

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	"H" "W" "J" "C"	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURITY/EXEMPTION
11. Interests in an education IRA as defined in 26 U.S.C. §530(b)(1) or under a qualified state tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. File separately the record(s) of such interest(s) 11 U.S.C. § 521(c); Rule 107(b).	X			
12 Interests in Ira, Erisa, Keogh, or other pension or profit Sharing Plans. Give Particulars.	X			
13. Stock and Interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments	X			
16. Accounts receivable.	X			
17 Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18 Other liquidated debts owing debtor including tax refunds. Give particulars.	X	Received refund for 2013 prior to filing.		
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20. Contingent and non-contingent interests in estate of decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

In re: **Deanne M. Jones**

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	"H" :W: :J: "C"	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURITY/EXEMPTION
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided the debtor by individuals in connection with obtaining a produce or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers and other vehicles and accessories. Automobiles in debtor(s) possession at residence listed in petition unless otherwise indicated.		2014 Toyota Camry 5K miles - leased 2006 Harley Davidson Road King		17,990 7,750
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars	X			
33. Farming equipments and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed.	X			
PERSONAL PROPERTY TOTAL.....				\$29,840

In re: **Deanne M. Jones****SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:

☒ Debtor elects the exemptions to which debtor is entitled under 11 U.S.C. § 522(b)(2).☐ Check if debtor claims a homestead exemption that exceeds \$155,675**Section 704 Exemptions elected.**

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
HOMESTEAD IN REAL PROPERTY OR MOBILE HOME Single person Married or head of household Disabled or over age 65	CCP 704.730 (a)(1) = \$75,000 <input type="checkbox"/> (a)(2) = \$100,000 <input checked="" type="checkbox"/> (a)(3) = \$175,000 <input type="checkbox"/>	100,000	337,000
FURNITURE AND FURNISHINGS AND WEARING APPAREL	CCP 704.020(a) \$6,750 maximum	2,500 600	2,500 600
BOOKS AND TOOLS OF TRADE, EQUIPMENT, ONE COMMERCIAL VEHICLE	CCP 704.060(a)(1) \$15,250 maximum/spouse Vehicle max \$4,850 / spouse	0	0
JEWELRY HEIRLOOMS AND WORKS OF ART	CCP 704.040 \$7,625 maximum	800	800
MOTOR VEHICLES 2006 Harley Davidson	CCP 704.010(a)	2,900	7,750
RETIREMENT PLAN, 401K, PENSION, ERISA, ETC.	CCP 704.115	0	0
DEPOSIT ACCOUNT (Social Security/public benefit)	CCP 704.080 \$2,700 maximum \$3,050 /\$2,275	200	200
PERSONAL INJURY DAMAGES	CCP 704.140 (Necessary)		
UNMATURED LIFE INS VALUE	CCP 704.100 Max 12,200		
TOTAL.		\$107,000	

In re: **Deanne M. Jones****SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all the entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr P 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, indicate "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by indicating in the column indicated. If the claim is contingent unliquidated, or disputed, indicate in the column indicated.

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the summary of Schedules.

☐

Check box if the debtor has no secured creditors.

Information is provided for each Secured creditor listed herein. In each case it is assumed that the debt is **Liquidated, Undisputed, Not Contingent** or subject to **Setoff. Not Cosigned** owed by both debtors if **Joint** filing. If debt is other than as described, information will be provided in the box with description of collateral, value and date purchased here... ↘

Name Address City/state/zip (and duplicate address)	Alternate description of debt Security = Value of security = Date debt incurred =	Amount of Claim Without Deduction	Unsecured Portion if any
Nationstar Mortgage 350 Highland Drive Lewisville, TX 75067	Security = 1st T/D Value = \$ 337,000 Date of loan: 2008	240,683	0
Freedom Road Financial PO Box 18218 Reno, NV 89511-0218	Security = 2006 Harley Davidson Value = \$ 7,750 Date of loan: 03-12	7,061	0
Toyota Motor Credit P.O. Box 16159 Irvine, CA 92713-6159	Security = 2014 Toyota Camry Value = \$ 17,990 Date of loan: 2014 Leased - Cosigner	31,595	13,605
Secured Debt Total		\$279,339	
Unsecured Portion Total			\$13,605

In re: **Deanne M. Jones****SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of this petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child." Do not include the name or address of a minor child in this schedule. See 11U.S.C. § 112; Fed R. Bankr P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J" or "C" in the column so labeled.

If any entity other than a spouse in a joint case may be jointly liable on a claim, indicate "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by indicating in the column indicated. If the claim is contingent unliquidated, or disputed, indicate in the column indicated.

Report the total of claims listed on each sheet in the box labeled "Total of all claims entitled to priority under § 507a)(1) and § 507(a)(8) and report separately the se totals also on the Summary of Schedules. If applicable, also report the total on the Means Test Form.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this schedule E, in the box labeled "Totals on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.



Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS. (Check appropriate box(es) below if claims in that category are on attached sheets.

**Domestic Support Obligations.**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

**Extensions of credit in an involuntary case.**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

**Wages, salaries, and commissions.**

Wages, salaries and commissions including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to 12,475 per person, earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

**Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or cessation of business, whichever occurred first, to the extent provided in 11

U.S.C. § 507(a)(5).

In re: **Deanne M. Jones**



Certain farmers and fishermen.

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).



Deposits by individuals.

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).



Taxes and Certain Other Debts Owed to Governmental Units.

Taxes, custom duties, and penalties owing to federal, state, and local governments as set forth in 11 U.S.C. § 507(a)(8).



Commitments to Maintain the Capital of an Insured Depository Institution.

Claims base on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve system, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S. C. § 507(a)(9).



Claims for Death or Personal Injury While Debtor Was Intoxicated.

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2016, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re: **Deanne M. Jones****SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

(Continuation Sheet)

Type of Priority for Claims listed.

Information is provided for each priority creditor listed herein. In each case it is assumed that the debt is **Liquidated, Undisputed, Not Contingent** or subject to **Setoff, Not Cosigned** owed by both debtors if **Joint** filing. If debt is other than as described, information will be provided in the box with date of claim and consideration for claim..... ↘

Name Address City/state/zip (and duplicate address)	Date Claim was Incurred and Consideration for Claim. Type of Claim	Amount of Claim	Amount Entitled to Priority	Amount not Entitled to Priority
--	---	-----------------------	--------------------------------------	---

--	--	--	--	--

Priority Claim Total.....

\$0

Amount Entitled to Priority.....

\$0

Amount Not Entitled to Priority.....

\$0

In re: **Deanne M. Jones****SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account of the debtor has with creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

Individual debtors with primarily consumer debts: If any claim is or may be predominantly nondischargeable under §§ 523(a)(15), or (a)(18) of the Bankruptcy Code (11 U.S.C. § 101 et seq. an indicate that the debt is PND and total these claims separately. Designating a claim as "PND" is not intended to be an admission by the debtor concerning the dischargeability of any particular scheduled debt. For example, a debt of the kind described in § 523(a)(15) of the Code would not be discharged in a chapter 7 case, but may be discharged in a chapter 13 case. Nevertheless, a debtor filing under any chapter should mark a § 523(a)(15) debt as "PND". The designation is for statistical purposes only and will enable the courts to report to Congress concerning the amount of debt scheduled "in categories which are predominantly nondischargeable," as required by 28 U.S.C. § 159(c)(3)(C).

If any entity other than a spouse in a joint case may be jointly liable on a claim, indicate "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by indicating in the column indicated. If the claim is contingent unliquidated, or disputed, indicate in the column indicated.

Report the total of "PND" claims and the Total of ALL Claims to the summary of Schedules.

☐

Check box if the debtor has no unsecured nonpriority creditors.

Information is provided for each Unsecured creditor listed herein. In each case it is assumed that the debt is **Liquidated, Undisputed, Not Contingent** or subject to **Setoff, Not Cosigned** owed by both debtors if **Joint** filing. It is further assumed that each debt listed is **Not PND** (Presumed Nondischargeable). If debt is other than as described, information will be provided in the box with description of debt and date incurred..... ↘

Name Address City/state/zip (and duplicate address)	Alternate description of debt, if any. Date debt was incurred.	Amount
Navy Federal Credit Union PO Box 3600 Merrifield, VA 22116	09-12 Personal unsecured loan	23,335
Navy Federal Credit Union PO Box 3600 Merrifield, VA 22116	01-12 Credit card purchases	4,825
The Home Depot P.O. Box 9771 Macon, GA 31297-9771	10-09 Credit account	3,979

Zales Credit Plan Processing Center Des Moines, IA 50364-0001	11-12 Credit account	3,408
Navy Federal Credit Union PO Box 3600 Merrifield, VA 22116	03-00 Credit card purchases	2,484
GEMB Wal-Mart Discover Box 960024 Orlando, FL 32896-0024	10-09 Credit account	1,749
GE Capital Retail Bank PO Box 965004 Orlando, FL 32896-5004	05-12 Credit account	1,694
Kohls / Capital One N56 W17000 Ridgewood Dr. Menomonee Falls, WI 53051	02-12 Credit account	656
Target Bank PO Box 673 Minneapolis, MN 55440	03-97 Credit account	208
Plain Green 93 Mack Road #600 Box Elder, MT 59521	2014 Loan	1,470
California Budget Finance 7809 Broadway Lemon Grove, CA 91945	2014 Payday advance	300
San Ysidro Health Center 4004 Beyer Blvd San Ysidro, CA 92173-2007	2014 Medical	75
Allied Interstate 2290 Agate Court Unit A1 Simi Valley, CA 93065	2013 Waste services	61
Money Tree 7475 Broadway Lemon Grove, CA 91945	2014 Payday Advance	300
Check into Cash 7026 Broadway Lemon Grove, CA 91945	2014 Payday Advance	300
USA Checks Cashed 521 Sweetwater Rd Spring Valley, CA 91977	2014 Payday advance	300

Advance America 2240 E Plaza Blvd National City, CA 91950	2014 Payday advance	300	
Check Cashing Place 1539 E Plaza Blvd. #C National City, CA 91950	2014 Payday advance	300	
Bill Me Later 9690 Deereco Rd. 7 th floor Timonium, MD 21093	2014	1,828	
U.S. Sprint Box 54977 Los Angeles, CA 90054-0977	2013	822	
		Total of PND Claims	\$0
		Total of ALL Claims	\$47,572

In re: **Deanne M. Jones****SCHEDULE G - EXECUTORY CONTRACTS & UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e. "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child." See 11 U.S.C. §112, Fed. R. Bankr. P 1007(m).



Check this Box if debtor has no executory contracts or unexpired leases.

Name and mailing address including zip code or other parties to lease or contract.	Description of contract or lease and nature of debtor's interest. State whether lease is for nonresidential real property. State contract number of any government contract.

In re: **Deanne M. Jones****SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the non-debtor spouse during the eight years immediately preceding the commencement of the case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child." See 11 U.S.C. §112. Fed. Bankr. P 1007(m).



Check this box if debtor has no Codebtors.

Name and address of codebtor	Name and address of creditor

Fill in this information to identify your case:

Debtor 1 **Deanne M. Jones**

Debtor 2

Spouse if filing

United States Bankruptcy Court for the **SOUTHERN** District of **CALIFORNIA**

Case number

(if known)

☐ Check if this is an Amended filing**Official Form 6I****Schedule I: Your Income**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment**1 Fill in your employment information.**

If you have more than one job attach a separate page with information about additional employers.

Include employment information about a non-filing spouse unless you are separated.

Include part-time, seasonal or self-employed work.

Occupation should include student or homemaker, if it applies.

Employment Status

Employed



Not employed

Occupation

Medical Billing



Employed



Not employed

Trainee

Employers name

Medical Center Pharmacy

Medical Center Pharmacy

Employers address

610 Gateway Street

3904 Park Boulevard

Number Street
San Diego, CA 92110

Number Street
San Diego, CA

City State Zip code

City State Zip code

How long Employed There?

10 years / (619) 262-4373

3 weeks / (619) 295-3109

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space, include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form

2 List monthly gross wages, salary, and commissions (before all payroll deductions) If not paid monthly, calculate what a monthly wage would be.

2

\$4,257

\$1,906

3 Estimate and list monthly overtime pay, if any.

3

\$0

4 Calculate gross income. Add line 2 + line 3.

4

\$4,257

\$1,906

		For Debtor 1	For Debtor 2 or non-filing Spouse	
Copy line 4 here.....	4	\$4,257	\$1,906	
5 List all payroll deductions:				
5a Payroll taxes and social security payments	5a	\$404	\$249	
5b Contributions to retirement plans	5b	\$22		
5c Required repayments of retirement fund loans	5c	\$24		
5d Insurance	5d	\$121		
5e Union Dues	5e	\$0		
5f Other Deductions: Specify: _____	5f	\$0		
5g Other Deductions: Specify: _____	5g	\$0		
5h Other Deductions: Specify: _____	5h	\$0		
6 Add the payroll deductions: Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6	\$573	\$249	
7 Calculate total monthly take-home pay. Subtract line 6 from line 4.	7	\$3,685	\$1,657	
8 List all other income regularly received:				
8a Net income from rental property and from operating business profession, or farm. Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a	\$0	\$0	
8b Interest and dividends	8b	\$0	\$0	
8c Family support payments that you, a non-filing spouse, or a dependent regularly receive. Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c	\$0	\$0	
8d Unemployment compensation	8d	\$0		
8e Social Security	8e	\$0	\$0	
8f Other government assistance. Specify: _____	8f	\$0	\$0	
8g Pension or retirement income	8g	\$0	\$0	
8h Other monthly income. Specify: _____	8h	\$0	\$0	
9 Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h	9	\$0	\$0	
10 Calculate monthly income. Add line 7 and line 9.	10	\$3,685	\$1,657	= \$5,342
11 List all contributions to the expenses that you list in Schedule J that anyone else makes. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives Do not include any amounts already received in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____				+ \$0
12 Add the amount in last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and the Statistical Summary o Certain Liabilities and Related data.				\$5,342
				Combined mo Income
13 Do you expect an increase or decrease within the year after you file this form:				
<input checked="" type="checkbox"/> No.				
<input type="checkbox"/> Yes. Explain _____				

DEBTOR 1	Calculation of Income using Year-To-Date figures
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Number of months income used to calculate.	4.53
---	-------------

	Year-To-Date Figure	Monthly Equivalent	Amount placed in Schedule I and Means Test
Gross Income	19,286.11	4,257.42	Line 2
Federal Taxes	176.16	38.89	Line 5a \$404
State Taxes	35.32	7.80	
Social Security	1,161.65	256.43	
Medicare	271.68	59.97	
SDI	187.36	41.36	
Retirement Plan Contribution	101.86	22.49	Line 5b
Retirement Fund Loan Repayment	110.55	24.40	Line 5c
Medical Insurance	487.41	107.60	Line 5d \$121
Dental Insurance		0.00	
Vision Insurance	62.48	13.79	
Union Dues		0.00	Line 5e
Other:		0.00	Line 5f
Other:		0.00	Line 5g
Other:		0.00	Line 5h
Net Income	\$16,904.05	\$3,731.58	Line 7

CURRENT MONTHLY INCOME DETAILS FOR THE DEBTOR
The debtor has been at this job for at least the last 6 months. Income does not vary considerably. The year-to-date income was used from the most recent pay stub available in order to calculate the average monthly income and deductions. These figures are those used for schedule I and the Means Test.

ATTORNEY CERTIFICATE

I have reviewed the documentation of the debtor upon which the representations of the debtor are made in this statement.

Dated: July 8, 2014

/s/ R. Creig Greaves
R. Creig Greaves

Gross Income Calculation for Means Test, Line 3.

The following calculations are the gross income figures from pay received by debtor(s) from employment for the six months preceding the filing of chapter 7. To the extent this figure varies slightly from the amounts listed on line 3 of the Means Test it is due to a calculation utilizing the year to date paycheck amounts as shown on the Petition.

Joint Debtor	
Month prior to filing - New employment	\$1,906.00
2 months prior - unemployment	\$901.00
3 months prior - unemployment	\$901.00
4 months prior - unemployment	\$901.00
5 months prior - unemployment	\$901.00
6 months prior - unemployment	\$901.00
Average gross income per month	\$1,068.50
Yearly income based on average	\$12,822.00

Remarks: Debtor was unemployed until last month. Employment is temporary

\$1,906 calculated by \$ 11.00 per hour x 40 hours per week x 52 weeks / 12 months.

Deductions on schedule I were obtained by using an on line pay check calculator. Calculations will be uploaded to Trustee.

ATTORNEY CERTIFICATE

I have reviewed the documentation of the debtor upon which the representations of the debtor(s) are made in this Statement

Dated: July 8, 2014

/s/ Creig Greaves

Creig Greaves, Attorney for debtor(s).

Fill in this information to identify your case:

Debtor 1 **Deanne M. Jones**Debtor 2
Spouse if filingUnited States Bankruptcy Court for the **SOUTHERN** District of **CALIFORNIA**Case number
(if known)Check if this is an
Amended filing**Official Form 6J****Schedule J: Your Expenses**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household**1 Do you have dependents who live with you?**No
Yes. Fill out this information.

Do not list Debtor 1 and Debtor 2

If you are filing jointly and live in separate households, list dependents who live in either household

Each dependent who lives in this household

That persons relationship to Debtor 1 or Debtor 2

That person's age

Person 1	Daughter	16 years
Person 2	Son	10 years
Person 3	Son	2 years
Person 4		
Person 5		

2 Do you have dependents who do not live with you?No
Yes. Fill out this information.

Do not list anyone listed in line 1.

Each dependent who does not live in the household

That person's relationship to Debtor 1 or Debtor 2

That person's age

Person 1	
Person 2	

3 Does anyone else live in your household:No
Yes. Fill out this information.

Do not list Debtor 1, Debtor2, and any dependents listed on lines 1 and 2

If you are filing jointly and live in separate households, list everyone else who lives in either household

Each other person who lives in the household

That person's relationship to Debtor 1 or Debtor2.

Person 1	
Person 2	
Person 3	

Part 2: Estimate your Ongoing Monthly Expenses

		Column A For all individuals Your expenses as of the date you file for bankruptcy	Column B For Chapter 13 only What your expenses will be if your current plan is confirmed.
4	The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.	4. \$1,827	
If not included in line 4:			
4a.	Real Estate Taxes	4a	
4b.	Property, homeowner's, or renter's insurance.	4b	
4c.	Home maintenance, and upkeep expenses	4c	
4d.	Homeowner's association or condominium dues.	4d	
5	Additional mortgage payments for your residence. Such as home equity loans.	5	
6	Utilities		
6a	Electricity, heat, natural gas	6a \$140	
6b	Water, sewer, garbage collection	6b \$125	
6c	Telephone, cell phone, internet, satellite, and cable services	6c \$210	
6d	Other Specify: <u>TELECOMMUNICATIONS</u>	6d \$125	
7	Food and housekeeping supplies	7. \$800	
8	Childcare and children's education costs	8.	
9	Clothing, laundry, and dry cleaning	9. \$100	
10	Personal care products and services	10 \$50	
11	Medical and dental expenses	11 \$100	
12	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12 \$600	
13	Entertainment, clubs, recreation, newspapers, magazine, and books	13 \$200	
14	Charitable contributions and religious donations	14	
15	Insurance Do not include insurance deducted from pay or included in lines 4 or 20		
15a.	Life insurance	15a	
15b.	Health insurance	15b	
15c.	Vehicle insurance	15c \$160	
15d	Other insurance. Specify: _____	15d	
16	Taxes. Do not include taxes deducted from pay or included in lines 4 or 20 Specify: _____	16	
17	Installment or lease payments:		
17a	Car payments for vehicle 1 2014 Toyota Camry - leased	17a \$485	
17b	Car payments for Vehicle 2 2006 Harley Davidson Motorcycle	17b \$190	
17c	Student loan payments	17c	
17d	Other: Specify: _____	17d	
17e	Other: Specify: _____	17e	

Debtor 1

Deanne M. Jones

Case number, if any _____

Column A
For all individualsColumn B
For Chapter 13 only**Your expenses as of the
date you file for
bankruptcy****What your expenses
will be if your current
plan is confirmed.**18 **Alimony, maintenance, and support that you pay to others** Husband's child

18 \$250

19 **Other payments that you make to support others who do not live with you**

Specify: _____

19

20 **Other real property expenses not included in lines 4 or 5 of this form or on
Schedule K: Your income** (Official Form 6I)

20a Mortgages on other property

20a

20b Real estate taxes

20b

20c Property, homeowner's or renter's insurance

20c

20d Maintenance, repair, and upkeep expenses

20d

20e Homeowner's association or condominium dues

20e

21 **Other:** Specify: _____

21

22 **Your monthly expenses.** Add lines 4 through 21
The result is your monthly expenses.

22

\$5,362

\$0

23 **Calculate your monthly net income.**

23a Copy line 12 (your combined monthly income) from Schedule I.

23A

\$5,342

23b Copy your monthly expenses from line 22 above.

23b

\$5,362

23c Subtract your monthly expenses from your monthly income
The result is your monthly net income

23c

(\$20)

\$0

24 **Do you expect an increase or decrease in your expenses with the year after your file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?



No



Yes

Explain here:

In re: **Deanne M. Jones**

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 1 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: July 8, 2014

/s/ Deanne M. Jones

Deanne M. Jones

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF CALIFORNIA**

In re: **Deanne M. Jones**

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under Chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian such as "A.B., a minor child, by John Doe, guardian." Do not disclose the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." 11USC § 112.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation, a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed [full-time or part-time]. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101 (2), (31).

1. Income from employment or operation of business

None

☐

State the gross amount of income the debtor has received from employment, trade or profession or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal year rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under Chapter 12 or Chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Source		Amount	
Income from <input checked="" type="checkbox"/> Employment <input type="checkbox"/> Business	2014 YTD est.....	\$23,000	
Income from <input checked="" type="checkbox"/> Employment <input type="checkbox"/> Business	2013.....	42,800	
Income from <input checked="" type="checkbox"/> Employment <input type="checkbox"/> Business	2012.....	40,000	

2. Income other than from employment or business.

None



State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under Chapter 12 or Chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Amount		Source
\$901	per month	Husband's unemployment just stopped when obtained employment

3. Payments to creditors. (Complete a or b, as appropriate, and c.)

None



a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, [except for a debt on an account of a domestic support obligation,] made within **90 days** immediately preceding the commencement of this case. Indicate with an asterisk (*) any payments that were made to the creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under Chapter 12 or Chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Dates of Payment	Amount Paid / Mo	Amount Owning
Toyota Financial	Last 90 Days	485 / per mo	\$31,595
Freedom Road Financial	Last 90 Days	190 / per mo	\$7,061
Nationstar Mortgage	Last 90 Days	1827 / per mo	\$240,683

None



b. Debtor whose debts are not primarily consumer debts: List all payments or other transfers to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225. If the debtor is an individual, indicate with an asterisk(*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under Chapter 12 or Chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Dates of Payment	Amount Paid	Amount Owning

None



c. All Debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under Chapter 12 or Chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Dates of Payment	Amount Paid	Amount Owning

4. Suits , administrative proceedings, executions, garnishments & attachments.

None



a. List all suits to which the debtor is or was a party within **one year** immediately preceding the filing of this case. (Married debtors filing under Chapter 12 or Chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Caption of Suit and Case Number	Nature of proceeding	Court or Agency and Location	Status or Disposition

None



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under Chapter 12 or Chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Caption of Suit and Case Number	Nature of proceeding	Court or Agency and Location	Status or Disposition

5. Repossessions, foreclosures and returns.

None



List all property that has been repossessed by a creditor, sold at foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under Chapter 12 or Chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller	Date of Repossession, Foreclosure Sale, Transfer or Return	Description and Value of Property

6. Assignments and receiverships.

None



a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under Chapter 12 or Chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee	Date of Assignment	Terms of Assignment or Settlement

None



b. List all property which has been in the hands of a custodian, receiver, or court appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under Chapter 12 or Chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian	Name and Location of Court, Title & Number	Date of Order	Description and Value of Property

7. Gifts.

None



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under Chapter 12 or Chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person or Organization	Relationship to Debtor, if any	Date of Gift	Description and Value of Gift

8. Losses.

None



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under Chapter 12 or Chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property	Description of Circumstances and, if Loss was Covered in whole or in part by Insurance. Give particulars	Date of Loss

9. Payments related to debt counseling or bankruptcy.

None



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case. (*See Disclosure of Compensation for payments made to attorney of record, R. Creig Greaves*)

Name and Address of Payee	Date of Payment, Name of payor if other than Debtor	Amount of Money or Description and Value of Property
R. Creig Greaves	To be paid in monthly installments after filing.	to be paid a total of \$ 1500.00

10. Other transfers.

None



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under Chapter 12 or Chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship to Debtor	Date	Describe Property Transferred and Value Received

None



b. List all property transferred by debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name and Address of Transferee, Relationship to Debtor	Date(s) of Transfer(s)	Amount of Money or Description and Value of Property or Debtor's Interest in Property

11. Closed financial accounts.

None



List all financial accounts and instruments held in the name of debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under Chapter 12 or Chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution	Type and Number of Account and Amount of Final Balance	Amount and Date of Sale or Closing

12. Safe deposit boxes.

None



List each safe deposit or other box or depository in which the debtor has or had securities, case, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under Chapter 12 or Chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository	Names and Addresses of those with Access to Box or Depository	Description of Contents	Date of Transfer or Surrender, if any

13. Setoffs.

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under Chapter 12 or Chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Date of Setoff	Amount of Setoff

14. Property held for another person.

None



List all property owned by another person that the debtor holds or controls.

Name and Address of Owner	Description and Value of Property	Location of Property

15. Prior address of debtor.

None



If the debtor has moved within the **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Address	Name used	Dates of Occupancy
Address on this petition	Debtor(s) name on petition	5 years

16. Spouses and Former Spouses.

None



If the debtor resides or resided in a community property state, commonwealth, or territory, (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **eight-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name of Spouse or Former Spouse
Name of non filing spouse, if any: Kenneth Jones - all community property listed
Name of prior spouse, if any:

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law

- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law

- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Name and Address of Governmental Unit	Docket Number	Status or Disposition.

18. Nature, location and name of business.

None



a. If the debtor is an individual, list the names and addresses taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self employed in a trade, profession, or other activity either full or part-time within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

Name	4 Digits of Social Security or full Taxpayer ID.	Address	Nature of Business	Beginning and Ending Dates of Operation

None

b. Identify any business listed in response to the subdivision a. above, that is "single asset real estate" as defined in 11U.S.C. § 101.



Name	Address

(If completed by an individual or individual and spouse)

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: July 8, 2014

/s/ Deanne M. Jones

Deanne M. Jones

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §152 and § 3571

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF CALIFORNIA**

In Re: **Henry L. Howard**

Bankruptcy No: _____

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. §329(a) and Federal Rule of Bankruptcy Procedure 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.

\$1,500.00

Prior to the filing of this statement I have received.

\$0.00

Balance Due.

\$1,500.00

2. The source of the compensation paid to me was: Debtor(s)

3. The source of compensation to be paid to me is: Debtor(s)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;

b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;

c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof.

d. Other: Negotiation with secured creditor(s) in any reaffirmation agreements.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Representation of debtor(s) in any adversary proceedings or other contested bankruptcy matter.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: July 8, 2014

/s/ R. Creig Greaves

R. Creig Greaves (071035)

Attorney for Debtor(s)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF CALIFORNIA**

In re: **Deanne M. Jones**

Case No.

CHAPTER 7 INDIVIDUAL DEBTORS STATEMENT OF INTENTION

(Check each applicable box)



I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.



I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.



I intend to take the following action with respect to the property of the estate which secures those debts or is subject to a lease:

Secured Property

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property will be Redeemed 11 USC § 722	Debt will be reaffirmed 11 USC §524(c)
Residence	Nationstar Mortgage			X
2006 Harley Davidson Motorcycle	Freedom Road Financial			X

Leased Property

Description of Leased Property	Lessor's Name	Property will be Surrendered	Lease will be assumed 11 USC § 362(b)(1)(A).
2014 Toyota Camry	Toyota Financial		X

Dated: July 8, 2014

/s/ Deanne M. Jones
Deanne M. Jones

IN RE Deanne M. Jones

Case number:

Check the box as directed in Parts I, II, and IV of this statement.

☐**The presumption arises**☒**The presumption does not arise**☐**The presumption is temporarily inapplicable**

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS TEST CALCULATION

In addition to Schedule I and J, this statement must be completed by every individual Chapter 7 debtor, whether or not filing jointly,. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

Part I. MILITARY AND NON-CONSUMER DEBTORS.

1A	<p>Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Veteran's Declaration, (2) check the "Presumption does not arise" box at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> Veteran's Declaration. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).</p>
1B	<p>Non-Consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.</p>
1C	<p>Reservists and National Guard Members: active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1) after September 22, 2001, for a period of at least 90 days, or who have performed homeland defense activity as defined in 32 U.S.C. § 901(1) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and in 540 days thereafter the "exclusion period". If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.</p> <p><input type="checkbox"/> Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because as a member of a reserve component of the Armed Forces or the National Guard</p> <p style="margin-left: 40px;">a. <input type="checkbox"/> I was called to active duty after September 11, 2001, for a period of at least 90 days and</p> <div style="margin-left: 100px;"> <input type="checkbox"/> I remain on active duty, /or/ <input type="checkbox"/> I was released from active duty on ____, which is less than 540 days before this bankruptcy case was filed. </div> <p style="margin-left: 40px;">OR</p> <p style="margin-left: 40px;">b. <input type="checkbox"/> I am performing homeland defense activity for a period of at least 90 days /or/</p> <div style="margin-left: 100px;"> <input type="checkbox"/> I performed homeland defense activity for a period of at least 90 days terminating on ____, which is less than 540 days before this bankruptcy case was filed. </div>

Part II. CALCULATION OF MONTHLY INCOME FOR § 707(B)(7) EXCLUSION

2	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income:") for Lines 3-11 b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11. c. <input checked="" type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in Line 2.B above, Complete both Column A ("Debtor's Income") and Column B (spouse's Income) for Lines 3-11. d. <input type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B (spouse's Income) for Lines 3-11. All figures must reflect average monthly income for the six calendar months prior to filing the bankruptcy case ending on the last day of the month before the filing. If you received different amounts of income during these six months, you must total the amounts received during the six months, divide this total by six, and enter the result on the appropriate line.			Column A Debtor's Income	Column B Spouse's Income									
3	Gross wages, salary, tips, bonuses, overtime, commissions.			\$4,257	\$1,906									
4	Income from the operation of a business, profession or farm. Subtract line b from Line a and enter the difference on Line 4. do not enter a number less than zero. Do not include and part of the business expenses entered on Line b as a deduction in Part V. <table border="1" data-bbox="243 703 1177 850"> <tr> <td>a.</td> <td>Gross Receipts</td> <td></td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary business expenses</td> <td></td> </tr> <tr> <td>c.</td> <td>Business income</td> <td>\$0</td> </tr> </table>			a.	Gross Receipts		b.	Ordinary and necessary business expenses		c.	Business income	\$0	\$0	\$0
a.	Gross Receipts													
b.	Ordinary and necessary business expenses													
c.	Business income	\$0												
5	Rent and other real property income. Subtract line b from Line a and enter the difference on Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V. <table border="1" data-bbox="243 966 1177 1123"> <tr> <td>a.</td> <td>Gross income</td> <td></td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary operating expenses</td> <td></td> </tr> <tr> <td>c.</td> <td>Rental Income</td> <td>Subtract Line b from Line a</td> </tr> </table>			a.	Gross income		b.	Ordinary and necessary operating expenses		c.	Rental Income	Subtract Line b from Line a	\$0	\$0
a.	Gross income													
b.	Ordinary and necessary operating expenses													
c.	Rental Income	Subtract Line b from Line a												
6	Interest, dividends and royalties.			\$0	\$0									
7	Pension and retirement income.			\$0	\$0									
8	Any amounts Paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child or spousal support paid for that purpose. Do not include amounts paid by the debtor's spouse if Column B is completed.			\$0	\$0									
9	Unemployment compensation. Enter the amount in Column A and, if applicable, Column B. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the social Security Act, do not list the amount of such compensation in Column A or B, But instead state the amount in the space Below. <table border="1" data-bbox="243 1470 1177 1543"> <tr> <td colspan="2">Unemployment compensation claimed to be a benefit under the Social Security Act.</td> <td>Debtor</td> <td>\$0</td> <td>Spouse</td> <td>\$0</td> </tr> </table>			Unemployment compensation claimed to be a benefit under the Social Security Act.		Debtor	\$0	Spouse	\$0	\$0	\$0			
Unemployment compensation claimed to be a benefit under the Social Security Act.		Debtor	\$0	Spouse	\$0									
10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your souse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim or international or domestic terrorism. <table border="1" data-bbox="243 1690 1177 1795"> <tr> <td>a.</td> <td></td> <td>??</td> </tr> <tr> <td>b.</td> <td></td> <td>??</td> </tr> </table> Total and enter on Line 10.			a.		??	b.		??	\$0	\$0			
a.		??												
b.		??												
11	Subtotal of Current Monthly Income for § 707(b)(7). Add lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).			\$4,257	\$1,906									
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.			\$6,163										

Part III. APPLICATION OF § 707(B)(7) EXCLUSION

13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$73,961
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: <u>California</u> b. Enter debtors household size: <u>5</u>	\$84,311
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed. <input checked="checked" type="checkbox"/> The amount on line 13 is less than or equal to the amount on Line 14. Check the "Presumption does not arise" box at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII. <input type="checkbox"/> The amount on Line 13 is more than the amount on Line 14. complete the remaining parts of this statement.	

Part VIII: VERIFICATION

57	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors must sign.) Date: <u>July 8, 2014</u> Signature: <u>/s/ Deanne M. Jones</u> Deanne M. Jones	
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R. Creig Greaves (Bar #071035)

Attorney at Law

110 West "C" Street, Suite 2101

San Diego, CA 92101

(619) 234-0033

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF CALIFORNIA
325 West "F" Street, San Diego, CA 92101

Deanne M. Jones

XXX-XX-0160

XXX-XX-

Bankruptcy No:

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF CALIFORNIA
RIGHTS AND RESPONSIBILITIES OF CHAPTER 7 DEBTORS
AND THEIR ATTORNEY**

In order for debtors and their attorneys to understand their rights and responsibilities in the bankruptcy process, the following terms of engagement are hereby agreed to by the parties.

Nothing in this agreement should be construed to excuse an attorney from any ethical duties or responsibilities under Federal Rule of Bankruptcy Procedure 9011 and the Local Bankruptcy Rules.

I.

Services Included in the Initial Fee Charged

The following are services that an attorney must provide as part of the initial fee charged for representation in a Chapter 7 Case:

1. Meet with the debtor to review the debtor's assets, liabilities, income and expenses.
2. Analyze the debtor's financial situation, and render advice to the debtor in determining whether to file a petition in bankruptcy.
3. Describe the purpose, benefits, and costs of the Chapters the debtor may file, counsel the debtor regarding the advisability of filing either a Chapter 7, 11, or 13 case, and answer the debtor's questions.
4. Advise the debtor of the requirement to attend the Section 341(a) Meeting of Creditors, and instruct the debtor as to the date, time and place of the meeting.
5. Advise the debtor of the necessity of maintaining liability, collision and comprehensive insurance on vehicles securing loans or leases.

6. Timely prepare, file and serve, as required, the debtor's petition, schedules, Statement of Financial Affairs, and any necessary amendments to Schedule C.
7. Provide documents pursuant to the Trustee Guidelines and any other information requested by the Chapter 7 Trustee or the Office of the United States Trustee.
8. Provide an executed copy of the Rights and Responsibilities of Chapter 7 Debtors and their Attorneys to the debtor.
9. Appear and represent the debtor at the Section 341(a) Meeting of Creditors, and any continued meeting, except as further set out in Section II.
10. File the Certificate of Debtor Education if completed by the debtor and provided to the attorney before the case is closed.
11. Attorney shall have a continuing obligation to assist the debtor by returning telephone calls, answering questions and reviewing and sending correspondence.
12. Respond to and defend objections to claims(s) of exemption arising from attorney error(s) in Schedule C.

II.

Services Included as Part of Chapter 7 Representation, Subject to an Additional Fee.

The following are services, included as part of the representation of the debtor, for which the attorney may charge additional fees:

1. Representation at any continued meeting of creditors due to client's failure to appear or failure to provide required documents or acceptable identification;
2. Amendments, except that no fee shall be charged for any amendment to Schedule C that may be required as a result of attorney error;
3. Opposing Motions for Relief from Stay;
4. Reaffirmation Agreements and hearing on Reaffirmation Agreements.
5. Redemption Motions and hearings on Redemption Motions;
6. Preparing, filing, or objecting to Proof of Claims, when appropriate, and if applicable;
7. Representation in a Motion to Dismiss or Convert debtor's case;
8. Motions To Reinstate or Extend the Automatic Stay;
9. Negotiations with Chapter 7 Trustee in aid of resolving nonexempt asset, turnover or asset administration issues.

III.

**Additional Services Not Included in the Initial Fee Which Will Require a
Separate Fee Agreement.**

The following services are not included as part of the representation in a Chapter 7 case, unless the attorney and debtor negotiate representation in these post-filing matters at mutually agreed upon terms in advance of any obligation of the attorney to render services. Unless a new fee agreement is negotiated between debtor and attorney, attorney will not be required to represent the debtor in these matters:

1. Defense of Complaint to Determine Non-Dischargeability of a Debt or filing Complaint to Determine Dischargeability of Debt;
2. Defense of a Complaint objecting to discharge;
3. Objections to Claim of Exemption, except where an objection arises due to an error on Schedule C;
4. Sheriff levy releases;
5. Section 522(f) Lien Avoidance Motions;
6. Opposing a request for, or appearing at a 2004 examination;
7. All other Motions or Applications in the case, including to Buy, Sell, or Refinance Real or other Property;
8. Motions or other proceedings to enforce the automatic stay or discharge injunction;
9. Filing or responding to an appeal.
10. An audit of the debtor's case conducted by a contract auditor pursuant to 28 U.S.C. Section 586(f).

IV.

Duties and Responsibilities of the Debtor

As the debtor filing for a Chapter 7 Bankruptcy, you must:

1. Fully disclose everything you own, lease, or otherwise believe you have a right or interest in prior to filing the case;
2. List everyone to whom you owe money, including your friends, relatives or someone you want to repay after the bankruptcy is filed;
3. Provide accurate and complete financial information;
4. Provide all requested information and documentation in a timely manner, in accordance with the Chapter 7 Trustee Guidelines;

5. Cooperate and communicate with your attorney;
6. Discuss the objectives of the case with your attorney before you file;
7. Keep the attorney updated with any changes in contact information, including email address;
8. Keep the attorney updated on any and all collection activities by any creditor, including lawsuits, judgments, garnishments, levies, and execution on debtor's property;
9. Keep the attorney updated on any changes in the household income and expenses;
10. Timely file all statutorily required tax returns;
11. Inform the attorney if there are any pending lawsuits or rights to pursue any lawsuits;
12. Appear at the Section 341(a) Meeting of Creditors, and any continued Meeting of Creditors;
13. Bring proof of social security number and government issued photo identification to the Section 341(a) Meeting of Creditors;
14. Provide date-of-filing bank statements to the attorney no later than 7 days after filing of your case;
15. Pay all required fees prior to the filing of the case;
16. Promptly pay all required fees in the event post filing fees are incurred;
17. Debtor must not direct, compel or demand their attorney to take a legal position or oppose a motion in violation of any Ethical Rule, any Rule of Professional Conduct, or Federal Rule that is not well grounded in fact or law.

Dated: July 8, 2014

/s/ Deanne M. Jones
Deanne M. Jones

Dated: July 8, 2014

/s/ R. Creig Greaves
R. Creig Greaves
Attorney for debtor(s).

R. Creig Greaves (071035)
Attorney at Law
110 West "C" Street, Suite 2101
San Diego, California 92101
(619) 234-0033

Attorney for Debtor(s)

UNITED STATES BANKRUPTCY COURT

SOUTHERN DISTRICT OF CALIFORNIA

In re:

Deanne Jones

)
) Case Number _____
)
) **DECLARATION OF Debtor**
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)
)
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I / We, declare that I am a debtor herein and further declare as follows:

My non-filing husband was unemployed and receiving unemployment until last month. He obtained a temporary job for \$11.00 per hour for 35-40 hours per week. My attorney calculated income and used an on line pay check calculator to determine deductions.

My husband pays child support of \$250 per month.

I / We declare under penalty of perjury that the foregoing is true and correct and that this declaration is made at San Diego, California on

Dated: July 8, 2014

/s/ Deanne Jones
Deanne Jones

R. Creig Greaves (Bar #071035)
Attorney at Law
110 West "C" St., #2101
San Diego, CA 92101
(619) 234-0033

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF CALIFORNIA
325 West "F" Street, San Diego, CA 92101

Deanne M. Jones

Bankruptcy No:

VERIFICATION OF CREDITOR MATRIX

PART I (check and complete one):

- ☒ New petition filed concurrently with this original matrix.
- ☐ Conversion filed on _____. See Instructions on reverse side.
- ☐ Previous matrix affected filed on _____
- ☐ Case filed after JANUARY 1, 1985, and there are no post-petition creditors. No matrix required.
- ☐ Amendment filed concurrently with this original matrix affecting Schedule of debts and/or schedule of Equity Security Holders.
See instructions on reverse side.
- ☐ Names and addresses are being ADDED.
- ☐ Names and addresses are being DELETED.
- ☐ Names and addresses are being CORRECTED.
- ☐ Matrix revised because _____
- Previous matrix affected filed on _____

PART II. (check one):

- ☒ The above-named Debtor(s) hereby verifies that the attached list of creditors is true and correct to the best of my (our) knowledge.
- ☐ The above-named Debtor(s) hereby verifies that there are no post-petition creditor affected by the filing of the conversion of this case and that the filing of a matrix is not required.

Date: July 8, 2014

/s/ Deanne M. Jones
Deanne M. Jones